

**Certificate of Notice Page 1 of 2**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Betsy Damaris Delgado  
Debtor

Case No. 17-12724-elf  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
Form ID: 213

Page 1 of 1  
Total Noticed: 4

Date Rcvd: Jan 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2018.

db +Betsy Damaris Delgado, 7905 Fox Run Lane, Philadelphia, PA 19111-2654

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: bankruptcy@phila.gov Jan 26 2018 01:49:30 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2018 01:49:02  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 26 2018 01:49:26 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

ERIK B. JENSEN on behalf of Debtor Betsy Damaris Delgado akeem@jensenbagnatolaw.com,  
gilberto@jensenbagnatolaw.com/mjmecf@gmail.com

MATTEO SAMUEL WEINER on behalf of Creditor Residential Mortgage Loan Trust, et al  
bkgroup@kmlawgroup.com

TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com/7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re:

Chapter: 7

Betsy Damaris Delgado

Debtor(s)

Case No: 17-12724-elf

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**ORDER**

**AND NOW, WHEREAS 11 U.S.C. § 727(a)(11) provides that the court shall not grant a discharge to an individual debtor who has failed to complete an instructional course concerning personal financial management as described in 11 U.S.C. § 111, subject to certain exceptions to this requirement,**

**AND** the Debtor(s) has/have not asserted that an exception to the requirement is applicable in this case,

**AND** Bankruptcy Rule 1007(c) requires that the Debtor(s) file a statement regarding completion of a course in personal financial management, prepared as prescribed by the appropriate Official Form,

**AND** notice was given to the Debtor(s) that this case would be closed without the entry of a discharge order unless the Debtor(s), by a date certain, filed the statement regarding completion of a course in personal financial management as required by Rule 1007(c),

**AND** the Debtor(s) has/have not filed the statement regarding completion of a course in personal financial management required by Bankruptcy Rule 1007(c) by the date set forth in the court's prior notice and has/have not otherwise responded to the Notice,

**AND** it appearing that the trustee in the above entitled matter has filed his/her report and the trustee has performed all other duties required in the administration of the Debtor(s)' estate,

**It is hereby ORDERED** that the trustee be discharged and relieved of any trust; and this case be, and the same hereby is **CLOSED without the entry of an order of discharge**. See Bankruptcy Rule 4004(c)(1)(H).

1/25/18

For The Court

Eric L. Frank

Chief Judge, United States  
Bankruptcy Court